

BAC BANK, INC.
ESTADISTICAS FINANCIERAS
A JUNIO 2017
(En Miles de Balboas)

| | 2015 | 2016 | | | | 2017 | | | |
|---------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|-----------|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 302,379.49 | 301,828.69 | 352,578.75 | 390,311.42 | 409,475.99 | 409,750.43 | 417,995.83 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS | 70,025.90 | 84,890.81 | 67,285.00 | 131,503.08 | 107,293.51 | 135,833.52 | 164,760.87 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 198,608.84 | 205,256.45 | 271,629.82 | 256,395.67 | 298,801.47 | 270,413.81 | 249,914.87 | 0.00 | 0.00 |
| LOCALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 198,608.84 | 205,256.45 | 271,629.82 | 256,395.67 | 298,801.47 | 270,413.81 | 249,914.87 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 28,147.73 | 9,035.11 | 4,000.28 | 0.00 | 998.50 | 1,000.69 | 1,001.96 | 0.00 | 0.00 |
| TOTAL DE DEPOSITOS | 257,973.92 | 258,050.50 | 308,779.98 | 345,580.03 | 361,105.21 | 362,541.01 | 369,332.08 | 0.00 | 0.00 |
| LOCALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 257,973.92 | 258,050.50 | 308,779.98 | 345,580.03 | 361,105.21 | 362,541.01 | 369,332.08 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 249,343.11 | 251,104.79 | 306,227.18 | 341,371.20 | 356,064.67 | 359,627.37 | 367,137.15 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 8,630.80 | 6,945.71 | 2,552.80 | 4,208.83 | 5,040.54 | 2,913.64 | 2,194.94 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 33,692.35 | 34,277.00 | 34,749.51 | 35,541.36 | 35,870.87 | 37,024.28 | 37,363.33 | 0.00 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 303,792.55 | 307,405.45 | 341,416.44 | 342,325.53 | 355,927.74 | 355,789.56 | 385,287.29 | 0.00 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 229,970.89 | 220,544.28 | 247,231.29 | 240,083.20 | 263,278.27 | 242,853.03 | 263,273.46 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 185,281.25 | 189,229.72 | 222,896.98 | 219,903.49 | 248,705.16 | 237,835.13 | 260,772.35 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 44,689.64 | 31,314.56 | 24,334.32 | 20,179.72 | 14,573.12 | 5,017.90 | 2,501.12 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 32,606.20 | 33,161.35 | 33,688.73 | 34,194.53 | 34,781.61 | 35,650.64 | 36,056.42 | 0.00 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 13,409.73 | 3,543.53 | 7,533.87 | 12,015.87 | 16,577.77 | 4,746.12 | 9,202.29 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 8,321.27 | 2,044.95 | 4,369.12 | 7,073.09 | 10,071.98 | 3,083.56 | 6,277.91 | 0.00 | 0.00 |

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| INGRESO NETO DE INTERESES | 5,088.46 | 1,498.58 | 3,164.75 | 4,942.79 | 6,505.80 | 1,662.56 | 2,924.39 | 0.00 | 0.00 |
| OTROS INGRESOS | 789.57 | 97.89 | 171.01 | 300.54 | 428.52 | 185.72 | 296.84 | 0.00 | 0.00 |
| INGRESO DE OPERACIONES | 5,878.03 | 1,596.47 | 3,335.76 | 5,243.33 | 6,934.32 | 1,848.28 | 3,221.23 | 0.00 | 0.00 |
| EGRESOS GENERALES | 2,954.58 | 781.67 | 1,565.27 | 2,346.61 | 3,209.55 | 860.70 | 1,835.06 | 0.00 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 2,923.44 | 814.80 | 1,770.50 | 2,896.71 | 3,724.77 | 987.58 | 1,386.17 | 0.00 | 0.00 |
| UTILIDAD DEL PERIODO | 2,890.50 | 568.12 | 1,037.35 | 1,828.41 | 2,156.78 | 1,152.24 | 1,491.06 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 1,791.29 | 2,473.59 | 2,292.48 | 3,125.32 | 4,086.61 | 3,370.59 | 3,337.71 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 1,020.06 | 1,347.64 | 1,797.81 | 1,803.18 | 2,242.25 | 2,148.45 | 2,141.91 | 0.00 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.90 | 1.21 | 0.84 | 1.22 | 1.37 | 1.25 | 1.34 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 56.95 | 54.48 | 78.42 | 57.70 | 54.87 | 63.74 | 64.17 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 0.51 | 0.66 | 0.66 | 0.70 | 0.75 | 0.79 | 0.86 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 11.14 | 11.36 | 9.86 | 9.11 | 8.76 | 9.04 | 8.94 | 0.00 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 14.86 | 16.00 | 12.61 | 13.86 | 11.96 | 13.64 | 14.89 | 0.00 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 16.96 | 16.70 | 12.79 | 13.86 | 12.00 | 13.69 | 14.95 | 0.00 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 16.46 | 16.12 | 13.15 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 27.14 | 32.90 | 21.79 | 38.05 | 29.71 | 37.47 | 44.61 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 23.16 | 28.13 | 19.08 | 33.69 | 26.20 | 33.15 | 39.42 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 38.06 | 36.40 | 23.09 | 38.05 | 29.99 | 37.74 | 44.88 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.26 | 1.03 | 0.84 | 1.02 | 0.82 | 1.90 | 1.13 | 0.00 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 0.95 | 0.74 | 0.61 | 0.71 | 0.61 | 1.30 | 0.77 | 0.00 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 8.86 | 6.85 | 6.16 | 7.13 | 6.20 | 12.93 | 8.27 | 0.00 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.83 | 6.43 | 6.09 | 6.67 | 6.30 | 7.82 | 6.99 | 0.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.62 | 3.71 | 3.53 | 3.93 | 3.83 | 5.08 | 4.77 | 0.00 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.21 | 2.72 | 2.56 | 2.75 | 2.47 | 2.74 | 2.22 | 0.00 | 0.00 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 50.26 | 48.96 | 46.92 | 44.75 | 46.28 | 46.57 | 56.97 | 0.00 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.34 | 0.18 | 0.14 | 0.17 | 0.16 | 0.31 | 0.23 | 0.00 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 0.00 | 0.00 |
| NUMERO DE SUCURSALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 39,721.77 | 41,051.29 | 54,325.96 | 51,279.13 | 59,760.29 | 54,082.76 | 49,982.97 | 0.00 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 51,594.78 | 51,610.10 | 61,756.00 | 69,116.01 | 72,221.04 | 72,508.20 | 73,866.42 | 0.00 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 578.10 | 113.62 | 207.47 | 365.68 | 431.36 | 230.45 | 298.21 | 0.00 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | (0.93) | (3.56) | 6.76 | 32.61 | 35.42 | 35.76 | 18.55 | 0.00 | 0.00 |

| | | | | | | | | | |
|-------------------------|------------|------------|------------|------------|------------|------------|------------|------|------|
| PRESTAMOS (%) | 15.50 | 18.51 | 55.96 | 39.79 | 50.45 | 31.74 | (7.99) | 0.00 | 0.00 |
| LOCALES (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS (%) | 15.50 | 18.51 | 55.96 | 39.79 | 50.45 | 31.74 | (7.99) | 0.00 | 0.00 |
| DEPOSITOS (%) | (2.90) | (4.08) | 8.04 | 37.48 | 39.98 | 40.49 | 19.61 | 0.00 | 0.00 |
| LOCALES (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS (%) | (2.90) | (4.08) | 8.04 | 37.48 | 39.98 | 40.49 | 19.61 | 0.00 | 0.00 |
| PATRIMONIO (%) | 6.89 | 6.96 | 6.50 | 8.20 | 6.47 | 8.01 | 7.52 | 0.00 | 0.00 |
| UTILIDAD NETA (%) | (15.04) | (23.73) | (41.66) | (11.67) | (25.38) | 102.82 | 43.74 | 0.00 | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 196,406.03 | 202,265.14 | 268,623.54 | 253,163.49 | 295,728.20 | 266,704.97 | 246,023.98 | 0.00 | 0.00 |
| MENCION ESPECIAL | 2,584.64 | 2,914.64 | 3,154.19 | 3,062.67 | 2,516.46 | 3,557.34 | 4,114.47 | 0.00 | 0.00 |
| SUBNORMAL | 263.60 | 607.75 | 956.47 | 709.45 | 1,150.03 | 1,037.77 | 509.53 | 0.00 | 0.00 |
| DUDOSO | 104.03 | 653.88 | 491.74 | 753.70 | 459.52 | 205.60 | 543.22 | 0.00 | 0.00 |
| IRRECUPERABLE | 270.59 | 162.67 | 201.69 | 509.55 | 1,189.51 | 1,056.57 | 865.58 | 0.00 | 0.00 |

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016